

ABSTRACT

Judgment on whether to approve a transaction a transacting user desires is facilitated.

A user 106 who attempts to use a card 101 inputs a personal identification number, and first permission/rejection judgment is carried out using the number. If the result of the first permission/rejection judgment is affirmative, a card-ready terminal 102 transmits some information to a card authenticating host 104. The transmitted information includes acquired user image data obtained by acquiring the image of the user 106 and the details of the transaction inputted by the user. The host 104 transmits specific data containing the acquired user image data and the details of the transaction to a predetermined terminal 105. Then, the host 104 waits for the input of approval/rejection information on whether to approve the transaction from the terminal 105. On receipt of approval/rejection information from the terminal 105, the host 104 carries out second permission/rejection judgment based on the contents of the approval/rejection information. If the result of the second permission/rejection judgment is affirmative, the host 104 causes the card-ready terminal 102 to permit the transaction.